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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re application of: Smith et al.

Attorney Docket No.: VISAP076

Application No.: 10/633,020

Examiner: COLAN, Giovanna B.

Filed: July 31, 2003

Group: 2162

Title: SMART CARD PERSONALIZATION  
ASSISTANCE TOOL**RECEIVED  
CENTRAL FAX CENTER**

**CERTIFICATE OF FACSIMILE TRANSMISSION**  
I hereby certify that this correspondence is being transmitted to the U.S.  
Patent and Trademark Office, Central Facsimile Telephone number (571) 273-8300 on  
this day January 8, 2007 addressed to Examiner COLAN, Giovanna B.

**JAN 08 2007**

Signed. \_\_\_\_\_

Ann Lowe

**REPLY**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated September 8, 2006, to which a response is due  
January 8, 2007 with a one-month extension of time, please amend the above-identified patent  
application as follows:

Remarks/Arguments begin on page 2 of this paper.

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